

Notice of Allowability	Application No.	Applicant(s)	
	08/825,565	OYAMA ET AL	<i>E</i>
	Examiner Firmin Backer	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to July 8th, 2004.
2. The allowed claim(s) is/are 5-7 and 12-14.
3. The drawings filed on 03 March 1999 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

5. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) The translation of the foreign language provisional application has been received.
6. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. CORRECTED DRAWINGS must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No. _____.
 - (b) including changes required by the proposed drawing correction filed _____, which has been approved by the Examiner.
 - (c) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet.

9. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

<input type="checkbox"/> Notice of References Cited (PTO-892)	<input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
<input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	<input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____.
<input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. _____.	<input type="checkbox"/> Examiner's Amendment/Comment
<input checked="" type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material	<input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance
	<input type="checkbox"/> Other

Response to Amendment

This is in response to an amendment file on July 8th, 2004. In the amendment, claims 12-14 have been amended. Claims 5-7 and 12-14 remain pending in the letter.

Allowable Subject Matter

1. Claims 5-7 and 12-14 are allowed.
2. The following is an examiner's statement of reasons for allowance:
 - a. Applicant's provide an inventive concept wherein a customer's terminal station is connected to a first bank system via an open network and the first bank system is connected to a second bank via and inter-network the customer having an existing bank account in the second bank system and attempting to newly open a bank account in the first bank system. Applicant's inventive concept is novel and innovative in the sense that is the first bank requesting confirmation of an existing account in the second bank and opening a new bank account base on the confirmation of the existing bank account and wherein the first bank account authenticates the customer based at the confirmation. The closet prior art Nel teaches an inventive concept of transferring funds electronically between a firsts financial institution and a second institution. However, Nel fails to teach a first bank requesting confirmation of an existing account in the second bank and opening a new bank account base on the confirmation of the existing bank account and wherein the first bank account authenticates the customer based at the confirmation.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

3. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure..

b. *Weiss et al (U.S. Patent No. 6,354,490) teach a financial transaction system for opening a single account that allows customers to access a full range of global services using variety of access point.*

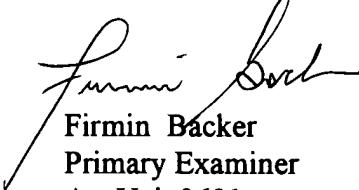
c. *Hayachi Makato (JP No. 02-287767) teach a system to facilitate the opening bank account by reading data out of a card and sending the data to host computer of the bank request host computer of another bank to send individual information and opening the account with the information.*

d. *Tracy Tucker (NPL) teach a digital ID issued to customer that could be used to verify customer's identification before the bank gives access to account information.*

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Firmin Backer
Primary Examiner
Art Unit 3621

September 28, 2004